

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

BRIAN DOUGLASS KINARD, SR.  
CHRISTINA MARIE KINARD  
Debtor(s)

Case No.: 1-16-04910-HWV  
Chapter 13

**NOTICE OF FINAL CURE PAYMENT**

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Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	FREEDOM MORTGAGE CORPORATION
Court Claim Number:	09
Last Four of Loan Number:	407 Reservoir - PRE-ARREARS - 0392
Property Address if applicable:	407 RESERVOIR ROAD, , MECHANICSBURG, PA17055

**PART 2: CURE AMOUNT**

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**TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE**

a. Allowed prepetition arrearages:	\$4,492.40
b. Prepetition arrearages paid by the Trustee:	\$4,492.40
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearages paid by the Trustee:	\$0.00
g. Total b, d, f:	\$4,492.40

**PART 3: POST PETITION MORTGAGE PAYMENT**

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Paid direct by the Debtor(s)

Current Monthly Mortgage Payment: \$0.00

Next postpetition payment due:

If known, Principal Balance Outstanding: UNKNOWN

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: February 24, 2022

Respectfully submitted,

s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com

Creditor Name: FREEDOM MORTGAGE CORPORATION

Court Claim Number: 09

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
5200	1172794	09/19/2017	\$70.73	\$0.00	\$70.73
5200	1174229	10/11/2017	\$80.13	\$0.00	\$80.13
5200	1175477	11/08/2017	\$79.79	\$0.00	\$79.79
5200	1176872	12/05/2017	\$79.79	\$0.00	\$79.79
5200	1178256	01/11/2018	\$79.80	\$0.00	\$79.80
5200	1179676	02/08/2018	\$119.69	\$0.00	\$119.69
5200	1181036	03/08/2018	\$39.89	\$0.00	\$39.89
5200	1182386	04/03/2018	\$79.80	\$0.00	\$79.80
5200	1185433	05/15/2018	\$119.69	\$0.00	\$119.69
5200	1186893	06/07/2018	\$79.79	\$0.00	\$79.79
5200	1188158	07/12/2018	\$119.69	\$0.00	\$119.69
5200	1189592	08/09/2018	\$79.79	\$0.00	\$79.79
5200	1190917	09/06/2018	\$79.80	\$0.00	\$79.80
5200	1192220	10/10/2018	\$79.79	\$0.00	\$79.79
5200	0	10/23/2018	\$-79.79	\$0.00	\$-79.79
5200	1197914	02/07/2019	\$357.87	\$0.00	\$357.87
5200	1199094	03/12/2019	\$46.26	\$0.00	\$46.26
5200	1200445	04/11/2019	\$192.10	\$0.00	\$192.10
5200	1201803	05/09/2019	\$79.45	\$0.00	\$79.45
5200	1203099	06/06/2019	\$79.46	\$0.00	\$79.46
5200	1204483	07/11/2019	\$119.17	\$0.00	\$119.17
5200	1205855	08/07/2019	\$39.72	\$0.00	\$39.72
5200	1207289	09/26/2019	\$160.79	\$0.00	\$160.79
5200	1208562	10/10/2019	\$41.60	\$0.00	\$41.60
5200	1209631	11/07/2019	\$79.62	\$0.00	\$79.62
5200	1210960	12/12/2019	\$79.62	\$0.00	\$79.62
5200	1212345	01/16/2020	\$119.44	\$0.00	\$119.44
5200	1213700	02/13/2020	\$79.62	\$0.00	\$79.62
5200	1215004	03/12/2020	\$79.63	\$0.00	\$79.63
5200	1216293	04/14/2020	\$79.62	\$0.00	\$79.62
5200	1217397	05/06/2020	\$76.80	\$0.00	\$76.80
5200	1218358	06/02/2020	\$76.81	\$0.00	\$76.81
5200	1219370	07/07/2020	\$76.81	\$0.00	\$76.81
5200	1220425	08/12/2020	\$115.21	\$0.00	\$115.21
5200	1221468	09/17/2020	\$115.21	\$0.00	\$115.21
5200	1222507	10/15/2020	\$38.40	\$0.00	\$38.40
5200	1223358	11/03/2020	\$77.66	\$0.00	\$77.66
5200	1224259	12/10/2020	\$116.49	\$0.00	\$116.49
5200	1226045	01/19/2021	\$77.66	\$0.00	\$77.66
5200	1227070	02/17/2021	\$77.66	\$0.00	\$77.66
5200	1228082	03/17/2021	\$450.67	\$0.00	\$450.67
5200	1229103	04/15/2021	\$450.67	\$0.00	\$450.67

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Re:

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CHRISTINA MARIE KINARD  
Debtor(s)

Case No.: 1-16-04910-HWV  
Chapter 13

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on February 24, 2022, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1<sup>st</sup> Class mail, from Hummelstown, PA unless served electronically.

MOTT & GENDRON LAW OFFICE, LLC  
DOROTHY L MOTT & KARA K GENDRON  
125 STATE STREET  
HARRISBURG PA, 17101-

SERVED ELECTRONICALLY

FREEDOM MORTGAGE CORPORATION  
BANKRUPTCY DEPT  
10500 KINCAID DRIVE, SUITE 300  
FISHER, IN, 46037

SERVED BY 1<sup>ST</sup> CLASS MAIL

BRIAN DOUGLASS KINARD, SR.  
CHRISTINA MARIE KINARD  
407 RESERVOIR ROAD  
MECHANICSBURG, PA 17055

SERVED BY 1<sup>ST</sup> CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 24, 2022

s/ Donna Schott  
Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com